

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Katherine Colleen Carter
Debtor

Case No. 18-02698-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 12

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db
5078095 +Katherine Colleen Carter, 2044 Forest Lake Drive, East Stroudsburg, PA 18302-9283
+KML Law Group, P.C., Ste 5000 - BNY Independence Center, 701 Market St,
Philadelphia, PA 19106-1538
5078096 +Midland Credits- Sears, 2365 Northside Drive, Ste # 300, San Diego, CA 92108-2709
5078097 +Nicholas Charles Haros, 802 Main Street, Stroudsburg, PA 18360-1602
5078098 +PNC, 3232 Newmark Drive, Miamisburg, OH 45342-5433
5078101 +Winona Lakes POA, 112 Ski Lodge Circle, East Stroudsburg, PA 18302-6918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5078092 +EDI: WFNNB.COM Oct 05 2018 23:08:00 Comenity - HSN, P.O. Box 659707,
San Antonio, TX 78265-9707
5078093 +E-mail/Text: electronicbkydocs@nelnet.net Oct 05 2018 19:05:53 Dept of ED/Nelnet,
121 S 13th Street, Lincoln, NE 68508-1904
5078094 +EDI: FSAE.COM Oct 05 2018 23:08:00 Firstsource, 205 Bryant Woods S,
Buffalo, NY 14228-3609
5078585 +EDI: PRA.COM Oct 05 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5078100 EDI: RMSC.COM Oct 05 2018 23:08:00 SYNCEB/JC Penney, P. O. Box 965036,
Orlando, FL 32896-5007
5078099 +EDI: SALLIEMAEBANK.COM Oct 05 2018 23:08:00 Sallie Mae, PO Box 3229,
Wilmington, DE 19804-0229

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Timothy B. Fisher, II on behalf of Debtor 1 Katherine Colleen Carter
donna.kau@pocono-lawyers.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Katherine Colleen Carter**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8486**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

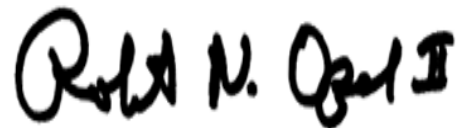
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-02698-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Katherine Colleen Carter

**By the
court:**October 5, 2018Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.